

The court incorporates by reference in this paragraph and adopts as the findings and orders of this court the document set forth below. This document was signed electronically on January 16, 2009, which may be different from its entry on the record.

IT IS SO ORDERED.

Dated: January 16, 2009



A handwritten signature in blue ink, appearing to read "Arthur I. Harris".

Arthur I. Harris
United States Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OHIO

In Re:)	CHAPTER 13
)	CASE NO. 07-18755
Melissa Marflak)	
)	JUDGE HARRIS
)	
Debtor)	<u>ORDER GRANTING DEBTOR'S MOTION</u>
)	<u>FOR PERMISSION TO DO A LOAN</u>
)	<u>MODIFICATION</u>

This cause came to be considered this day upon the Debtor's Motion for Permission to do a Loan Modification, heard before this Court on January 8, 2008.

The Court finds that the Debtor has alleged that good cause exists for granting the Motion; Debtor, counsel for Debtor, the Trustee, and all other necessary parties were served with the Motion. The Standing Chapter 13 Trustee, Craig Shopneck, filed no response and no other parties appeared in opposition to the Objection; and it appears appropriate to grant the relief requested.

IT IS SO ORDERED that the Motion is hereby granted, and the Debtor shall be permitted to do a loan modification.

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Respectfully Submitted,

/s/Alexander V. Sarady
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CERTIFICATE OF SERVICE

Debtor:

Ms. Melissa Marflak
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Chapter 13 Trustee, Craig Shopneck:
(served electronically)